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B1 (Official	Form 1)(12	/07)				oarriorr		go <u> </u>	• • •				
			United No			ruptcy of Illino					Volu	ıntary	Petition
	ebtor (if ind Cynthia		er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
(include ma	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  DBA Treasures Galore					All O (inclu	her Names de married,	used by the a	Joint Debtor trade names	in the last 8 ):	years		
Last four dig	_	Sec./Compl	lete EIN or o	ther Tax I	D No. (if mo	ore than one, sta	te all) Last f	our digits o	f Soc. Sec./C	omplete EIN	or other Tax	x ID No. (if	more than one, state all
Street Address of Debtor (No. and Street, City, and State):  2822 Sandy Hollow Road Rockford, IL						Address of	Joint Debtor	(No. and St	reet, City, an	d State):	ZIP Code		
					Г	ZIP Code <b>61109</b>	,						ZIF Code
County of R Winneb		of the Prin	cipal Place o	of Business	s:		Count	y of Reside	ence or of the	Principal Pl	ace of Busin	ess:	
Mailing Add	dress of Deb	otor (if diffe	erent from str	eet addres	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	nt from stree	et address):	
						ZIP Code	:						ZIP Code
	Principal A from street		siness Debto ove):	r									
	(Form of O	f <b>Debtor</b> organization) one box)			(Check lth Care Bu			■ Chapt	the leer 7	of Bankrup Petition is Fi	iled (Check of	one box)	
See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) □ Clearing I □ Other □ Tan (Chec			in 11 U.S.C. § 101 (51B)  Railroad Stockbroker Commodity Broker			dermied	☐ Chapt☐	er 11 er 12	of C	hapter 15 Pe a Foreign M hapter 15 Pe a Foreign N	Iain Procee tition for Re	ding ecognition	
			Tax-Exe (Check box otor is a tax- er Title 26	empt Entity x, if applicabl exempt org of the Unite nal Revenu	e) ganization ed States	defined "incuri	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	for		are primarily ess debts.		
		Filing F	ee (Check o	ne box)	·		Check	one box:		Chapter 11	Debtors		
☐ Filing Feattach si is unable	igned applicate to pay fee be waiver re	d in installn ation for the except in ir quested (ap	ments (applic e court's con nstallments. I oplicable to c e court's con	sideration Rule 1006 hapter 7 is	certifying t (b). See Offi ndividuals	that the debicial Form 3A only). Must	tor Check	Debtor is a if: Debtor's a to insider all applicate A plan is Acceptant	aggregate non s or affiliates)	ncontingent 1 are less than with this petition were solici	or as defined iquidated de n \$2,190,000 on.	tin 11 U.S.0 bts (excludion).	C. § 101(51D).  ing debts owed  e or more
☐ Debtor e	estimates tha	t funds wil t, after any	nation  I be available exempt proper for distribute	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS FO	OR COURT	USE ONLY
Estimated N  1- 49	Number of C 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A  \$0 to \$50,000	Assets  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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BI (Official For	m 1)(12/07)	9 -	Page 2
Voluntary	y Petition	Name of Debtor(s): Collins, Cynthia J.	ŭ .
(This page mu	st be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ac	lditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)
Name of Debt	or:	Case Number:	Date Filed:
- None -		D. L.C. 11	T 1
District:		Relationship:	Judge:
	Exhibit A		xhibit B
forms 10K at pursuant to S	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co under each such chapter. I further cer required by 11 U.S.C. §342(b).	I whose debts are primarily consumer debts.) d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice
☐ Exhibit	A is attached and made a part of this petition.	X_Signature of Attorney for Debtor(s	(Date)
	Evb	l ibit C	
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		e harm to public health or safety?
(To be compl	Exh eted by every individual debtor. If a joint petition is filed, each	ibit D	a sanarata Evhihit D )
_	D completed and signed by the debtor is attached and made a	-	a separate Exhibit D.)
If this is a joi			
	Information Regardin		
	(Check any ap	=	
•	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asse	
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defenda	nt in an action or
	Certification by a Debtor Who Reside (Check all app		rty
	Landlord has a judgment against the debtor for possession		complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	urt of any rent that would become du	e during the 30-day period
П	Debtor certifies that he/she has served the Landlord with the	ais certification (11 U.S.C. 8.362(1))	

B1 (Official Form 1)(12/07)

Page 3

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Cynthia J. Collins

Signature of Debtor Cynthia J. Collins

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 15, 2008

Date

#### Signature of Attorney\*

#### X /s/ JASON H. ROCK

Signature of Attorney for Debtor(s)

#### JASON H. ROCK

Printed Name of Attorney for Debtor(s)

#### **BARRICK, SWITZER LAW OFFICE**

Firm Name

**6833 STALTER DRIVE** FIRST FLOOR ROCKFORD, IL 61108

Address

#### (815) 962-6611 Fax: (815) 962-1758

Telephone Number

## January 15, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Collins, Cynthia J.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Cynthia J. Collins		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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#### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I cortify under penalty of periupy that the information provided above is true and correct

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Cynthia J. Collins
	Cynthia J. Collins

Date: **January 15, 2008** 

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Cynthia J. Collins		Case No.	
_		Debtor ,		
			Chapter	7
			•	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED	NO. OF	ASSETS	LIABILITIES	OTHER
NAME OF SCHEDULE	(YES/NO)	SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	80,000.00		
B - Personal Property	Yes	8	31,355.50		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		73,228.69	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		76,190.60	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			14,298.69
J - Current Expenditures of Individual Debtor(s)	Yes	1			15,489.00
Total Number of Sheets of ALL Schedu	iles	21			
	To	otal Assets	111,355.50		
			Total Liabilities	149,419.29	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court** Northern District of Illinois

Ca	ase No	
	nanter	7
Ci	партсі	•
LITIES AND RE	LATED DATA	A (28 U.S.C. § 1
defined in § 101(8) of below.	the Bankruptcy Co	de (11 U.S.C.§ 101(8)
orimarily consumer deb	ts. You are not requ	ired to
s, and total them.		
Amount		
1		
		<u> </u>
	CITIES AND RE s defined in § 101(8) of below. primarily consumer deb	Chapter

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B6A (Official Form 6A) (12/07)

In re	Cynthia J. Collins		Case No.
		Debtor	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Condominium Property	Fee		80,000.00	58,500.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **80,000.00** (Total of this page)

Total > **80,000.00** 

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B6B (Official Form 6B) (12/07)

In re	Cynthia J. Collins	Case No.	
_		Debtor	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

_					· ·
	Type of Property	N C N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand		Treasures Galore Petty Cash	-	900.00
			Debtor's Cash On Hand	-	20.00
2.			National City Personal Checking	-	200.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and		Treasurers Galore Checking At National City	-	200.00
	homestead associations, or credit unions, brokerage houses, or		Riverside Bank Personal Checking	-	45.00
	cooperatives.		Treasures Galore Checking At Riverside Bank	-	4,000.00
			National City Personal Savings	-	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Treasures Galore Security Deposit	-	3,696.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		TV; 2 DVD Players; Living Room Furniture; Bedroom Furniture; Extra Bedroom Furniture; And Other Random Household Articles	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Standard Wearing Apparel	-	400.00
7.	Furs and jewelry.		Diamond Earrings	-	250.00
8.	Firearms and sports, photographic, and other hobby equipment.		Schwinn Mountain Bike	-	100.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
			and the second	Sub-Tot	al > <b>10,861.00</b>

7 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Cynthia J. Collins	Case No.
		,

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Communion Shoot)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	ŀ	C-Mart Corporation Pension Interest	-	1.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(То	Sub-Tota tal of this page)	al > 1.00

Sheet \_\_1\_\_ of \_\_7\_\_ continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Cynthia J. Collins	Case No.
	<u> </u>	

### Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.		Treasures Galore Customer List	-	1.00
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Honda Element	-	16,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		Assorted Office Furniture & Personal Computer At Debtor's House	-	400.00
			28 Straight Racks	-	280.00
			4 Glass Cubes	-	40.00
			3 Slat displays	-	30.00
			6 Chrome Displays	-	120.00
			2 Dump Baskets	-	20.00
			1 Roll Basket	-	10.00
			2 Roll Carts	-	30.00
			3 Roll Racks	_	30.00

Sub-Total > (Total of this page)

16,961.00

Sheet <u>2</u> of <u>7</u> continuation sheets attached to the Schedule of Personal Property

In re	Cynthia J. Collins	Case No.

# Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property  N O N Description and Location of Proper E	Joint, Or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
3 Ticket Guns	-	30.00
20 Boxes Of Hangers	-	100.00
1 Chair	-	10.00
1 Rack Hanger	-	20.00
2 Chrome/Glass	-	40.00
Miscellaneous Display	-	15.00
4 Boxes of Hangers	-	20.00
2 Display Racks	-	30.00
1 Counter	-	40.00
1 Black Display	-	15.00
1 Sunglass Display	-	50.00
1 Zebra Printer	-	40.00
M & M Candy Machine	-	25.00
York Candy Machine	-	20.00
18 Peg Boards	-	18.00
1 Black Shelf	-	20.00
6 Chrome Shelves	-	160.00
6 Black Shelves	-	120.00
8 Chrome Shelves	-	160.00
5 Gray Shelves	-	100.00
2 Slat Racks	-	20.00
3 Gray Displays	-	15.00
1 Lock Case	-	10.00
1 Roll Dump Cart	-	5.00

Sub-Total > 1,083.00 (Total of this page)

Sheet <u>3</u> of <u>7</u> continuation sheets attached to the Schedule of Personal Property

In re	Cynthia J. Collins	Case No.	
		,	

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N Description and Location of E	Property Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Slat Display	-	10.00
	1 Refrigerator	-	50.00
	1 Ladder	-	15.00
	1 Step Ladder	-	5.00
	30 Grids	-	60.00
	1 Stereo & Speakers	-	20.00
	1 Microwave	-	10.00
	1 Orek Vacuum	-	20.00
	12 Shoe Baskets	-	60.00
	3 Ikea Roll Racks	-	45.00
	60 Grids	-	120.00
	2 Bag Displays	-	20.00
	2 Cash Registers	-	40.00
	1 HP Computer	-	50.00
	36 Plastic Bins	-	72.00
	2 Boxes of Peg Hooks	-	40.00
	2 Ikea Glass Displays	-	30.00
29. Machinery, fixtures, equipment, and supplies used in business.	x		
30. Inventory.	192 Necklaces	-	48.00
	60 Clip Earrings	-	30.00
	374 Earrings	-	93.50
	208 Bracelets	-	5.00
	56 Toe Rings	-	14.00
	36 Anklets	-	9.00
		Sub-Tot (Total of this page)	al > <b>866.50</b>

(Total of this page)

Sheet 4 of 7 continuation sheets attached to the Schedule of Personal Property

In re	Cynthia J. Collins			Case No.
_		Debtor	,	

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
	197 He	ad Bands	-	49.25
	98 Haiı	Clips	-	24.50
	47 Haiı	· Scraf	-	11.75
	82 Wal	lets	-	20.50
	94 Coi	n Purses	-	23.50
	107 Ba	rrettes	-	26.75
	92 Kids	s Hair Goods	-	23.00
	104 Ha	ir Jewelry	-	26.00
	23 Mas	scara	-	5.75
	22 Eye	Liners	-	5.50
	47 Eye	Pencils	-	11.75
	23 Lip	Glosses	-	5.75
	38 Nail	s	-	9.50
	43 Eye	Lashes	-	10.75
	30 Rin	gs	-	7.50
	28 Pins	S	-	7.00
	48 Air	Freshners	-	12.00
	148 GI	oves	-	37.00
	52 Hats	s	-	13.00
	64 Flor	al	-	16.00
	96 Toy	s	-	24.00
	48 Kne	e Highs	-	12.00
	60 Ince	ense	-	15.00
	34 Bas	kets	-	8.50

Sub-Total > 406.25
(Total of this page)

Sheet <u>5</u> of <u>7</u> continuation sheets attached to the Schedule of Personal Property

In re	Cynthia J. Collins	Case No

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	38 Comb & Brushes	-	9.50
	46 Belts	-	11.50
	132 Gift Bags	-	33.00
	204 Glasswares	-	51.00
	32 Body Sprays	-	8.00
	39 Stuffed Animals	-	9.75
	24 Candles	-	6.00
	47 Cards	-	11.75
	62 CDs	-	15.50
	94 VHS Movies	-	23.50
	124 Kids Clothing	-	31.00
	85 Books	-	21.25
	62 Baby Misc.	-	15.50
	78 Sunglasses	-	78.00
	248 Scent Oils	-	248.00
	60 Scarfs	-	60.00
	82 Art Work Poster Prints Framed	-	366.00
	200 Clothing Items	-	100.00
	33 Shoes	-	16.50
	24 Purses	-	12.00
	58 Houseware Items	-	29.00
	Avon Inventory	-	20.00
31. Animals.	x		
32. Crops - growing or harvested. Give particulars.	x		

Sub-Total > 1,176.75
(Total of this page)

Sheet <u>6</u> of <u>7</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Cynthia J. Collins	Case No.
-		Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00 (Total of this page) Total >

31,355.50

Sheet <u>7</u> of <u>7</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re <b>Cynthia J. Collins</b> Case No.	

Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Condominium Property 2822 Sandy Hollow Road Rockford, IL	735 ILCS 5/12-901	15,000.00	80,000.00
Cash on Hand Treasures Galore Petty Cash	735 ILCS 5/12-1001(b)	900.00	900.00
Checking, Savings, or Other Financial Accounts, C Treasures Galore Checking At Riverside Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	1,850.00	4,000.00
Household Goods and Furnishings TV; 2 DVD Players; Living Room Furniture; Bedroom Furniture; Extra Bedroom Furniture; And Other Random Household Articles	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Standard Wearing Apparel	735 ILCS 5/12-1001(a)	400.00	400.00
Furs and Jewelry Diamond Earrings	735 ILCS 5/12-1001(b)	250.00	250.00
Interests in IRA, ERISA, Keogh, or Other Pension of K-Mart Corporation Pension Interest	or Profit Sharing Plans 735 ILCS 5/12-704	1.00	1.00
Automobiles, Trucks, Trailers, and Other Vehicles 2005 Honda Element	735 ILCS 5/12-1001(c)	2,400.00	16,000.00
Inventory 192 Necklaces	735 ILCS 5/12-1001(d)	48.00	48.00
60 Clip Earrings	735 ILCS 5/12-1001(d)	30.00	30.00
374 Earrings	735 ILCS 5/12-1001(d)	93.50	93.50
208 Bracelets	735 ILCS 5/12-1001(d)	5.00	5.00
56 Toe Rings	735 ILCS 5/12-1001(d)	14.00	14.00
36 Anklets	735 ILCS 5/12-1001(d)	9.00	9.00
197 Head Bands	735 ILCS 5/12-1001(d)	49.25	49.25
98 Hair Clips	735 ILCS 5/12-1001(d)	24.50	24.50
47 Hair Scraf	735 ILCS 5/12-1001(d)	11.75	11.75
82 Wallets	735 ILCS 5/12-1001(d)	20.50	20.50
94 Coin Purses	735 ILCS 5/12-1001(d)	23.50	23.50

**<sup>2</sup>** continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (12/07) -- Cont.

In re	Cynthia J. Collins	Case No.	
-	-	Debtor ,	

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
107 Barrettes	735 ILCS 5/12-1001(d)	26.75	26.75
92 Kids Hair Goods	735 ILCS 5/12-1001(d)	23.00	23.00
104 Hair Jewelry	735 ILCS 5/12-1001(d)	26.00	26.00
23 Mascara	735 ILCS 5/12-1001(d)	5.75	5.75
22 Eye Liners	735 ILCS 5/12-1001(d)	5.50	5.50
47 Eye Pencils	735 ILCS 5/12-1001(d)	11.75	11.75
23 Lip Glosses	735 ILCS 5/12-1001(d)	5.75	5.75
38 Nails	735 ILCS 5/12-1001(d)	9.50	9.50
43 Eye Lashes	735 ILCS 5/12-1001(d)	10.75	10.75
28 Pins	735 ILCS 5/12-1001(d)	7.00	7.00
48 Air Freshners	735 ILCS 5/12-1001(d)	12.00	12.00
148 Gloves	735 ILCS 5/12-1001(d)	37.00	37.00
52 Hats	735 ILCS 5/12-1001(d)	13.00	13.00
64 Floral	735 ILCS 5/12-1001(d)	16.00	16.00
96 Toys	735 ILCS 5/12-1001(d)	24.00	24.00
48 Knee Highs	735 ILCS 5/12-1001(d)	12.00	12.00
60 Incense	735 ILCS 5/12-1001(d)	15.00	15.00
34 Baskets	735 ILCS 5/12-1001(d)	8.50	8.50
38 Comb & Brushes	735 ILCS 5/12-1001(d)	9.50	9.50
46 Belts	735 ILCS 5/12-1001(d)	11.50	11.50
132 Gift Bags	735 ILCS 5/12-1001(d)	33.00	33.00
204 Glasswares	735 ILCS 5/12-1001(d)	51.00	51.00
32 Body Sprays	735 ILCS 5/12-1001(d)	8.00	8.00
39 Stuffed Animals	735 ILCS 5/12-1001(d)	9.75	9.75
24 Candles	735 ILCS 5/12-1001(d)	6.00	6.00
47 Cards	735 ILCS 5/12-1001(d)	11.75	11.75
62 CDs	735 ILCS 5/12-1001(d)	15.50	15.50

Sheet \_\_\_\_\_ of \_\_\_\_ continuation sheets attached to the Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (12/07) -- Cont.

In re	Cynthia J. Collins	Case No.	
_		Debtor	

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
94 VHS Movies	735 ILCS 5/12-1001(d)	23.50	23.50	
124 Kids Clothing	735 ILCS 5/12-1001(d)	31.00	31.00	
85 Books	735 ILCS 5/12-1001(d)	21.25	21.25	
62 Baby Misc.	735 ILCS 5/12-1001(d)	15.50	15.50	
78 Sunglasses	735 ILCS 5/12-1001(d)	78.00	78.00	
248 Scent Oils	735 ILCS 5/12-1001(d)	176.50	248.00	
60 Scarfs	735 ILCS 5/12-1001(d)	60.00	60.00	
82 Art Work Poster Prints Framed	735 ILCS 5/12-1001(d)	340.00	366.00	

Total: 23,301.00 104,148.50 Case 08-70086 Doc 1 Filed 01/15/08 Entered 01/15/08 09:25:22 Desc Main Page 20 of 44 Document

B6D (Official Form 6D) (12/07)

In re	Cynthia J. Collins	Case No.	_
		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	G	L Q U	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx9806	ł		Purchase Money Loan Secured By		Ė			
American Honda Finance Corp. P.O. Box 60001 City Of Industry, CA 91716-0001		-	2005 Honda Element					
			Value \$ 16,000.00				14,728.69	0.00
Account No. xxxxxx0063	1		First Mortgage Loan Secured By					
Mid America Bank, FSB 2650 Warrenville Road Suite 500 Downers Grove, IL 60515-1721		-	Condominium Property 2822 Sandy Hollow Road Rockford, IL					
			Value \$ 80,000.00				58,500.00	0.00
Account No.			Value \$	-				
Account No.	T				7			
			Value \$	-				
continuation sheets attached			(Total of t	Subto			73,228.69	0.00
			(Report on Summary of Sc		otal ules		73,228.69	0.00

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B6E (Official Form 6E) (12/07)

•				
In re	Cynthia J. Collins		Case No.	
-		Debtor	,	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Cynthia J. Collins	Case No
		Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

2 continuation sheets attached			(Total of	Sub this			41,386.46
Account No. xxxx xxxx xxxx 5822  Citibusiness Card P.O. Box 688901  Des Moines, IA 50368-8901		-	Charge Card				4,200.08
125 Wood Street West Chicago, IL 60186							25,000.00
Account No.  Attorney Patrick Edgerton Edgerton & Edgerton			Commercial Lease Dispute With Tony V. Defranco			x	
Aspire Payment Processing P.O. Box 84080 Columbus, GA 31902-4080		_					2,749.11
A.S. Commercial Realty, LLC P.O. Box 4705 Wheaton, IL 60187-4705  Account No. xxxx xxxx xxxx 4620		-	Charge Card			x	9,437.27
Account No.			Disputed Lease Charges Billed to Treasure Galore	T	D A T E D		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W		CONTINGENT	UNLIQUID	DISPUTED	AMOUNT OF CLAIM

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B6F (Official Form 6F) (12/07) - Cont.

In re	Cynthia J. Collins		Case No.	
_		Debtor	_,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	l c	I ш	sband, Wife, Joint, or Community	10	111	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q	SPUTED	AMOUNT OF CLAIM
Account No. xxx-xxx-143-5			Charge Card	Т	E		
JCPenney P.O. Box 530945 Atlanta, GA 30353-0945		-			D		773.64
Account No. xxx-xxx5-833	1		Charge Card		T		
KOHL'S P.O. BOX 2983 Milwaukee, WI 53201-2983		  -					
Account No. xxxx xxxx xxxx 4521	_						786.62
Mastercard Box 6000 The Lakes, NV 89163-6000		-	Charge Card				13,906.34
Account No. xxxx xxxx xxxx 0466			Charge Card	T			
Mastercard P.O. Box 6000 The Lakes, NV 89163-6000		-					5,224.54
Account No.	$\vdash$		Personal Loan	+	$\vdash$	+	0,22-104
Mr. Edward F. Woelfle 647 Metropolitan Way No. L502 Des Plaines, IL 60016	1	-					7,000.00
Sheet no. 1 of 2 sheets attached to Schedule of				Sub			27,691.14
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	,

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B6F (Official Form 6F) (12/07) - Cont.

In re	Cynthia J. Collins	Case No.	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1^	1	_	<del></del>
CREDITOR'S NAME,	000	l	sband, Wife, Joint, or Community		N	J D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No.			Disputed Lease Charges to Treasure Galore	Ť	TED		
OM Realty LLC 1325 Oakdon Lane Naperville, IL 60540		_				х	
A (N							7,113.00
Account No.							
Account No.					_		
Account No.							
Account No.							
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			7,113.00
. ,			(Report on Summary of So	7	ota	ıl	76,190.60

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B6G (Official Form 6G) (12/07)

In re	Cynthia J. Collins	Case No	
-		, Debtor	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

A.S. Commercial Realty, LLC P.O. Box 4705 Wheaton, IL 60187-4705 Commercial Lease For 4302 Sandy Hollow Road, Rockford, IL

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B6H (Official Form 6H) (12/07)

In #0	Cynthia I Callina	Core No.	
In re	Cynthia J. Collins	Case No.	
_		Debtor	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Cynthia J. Collins		Case No.	
		Debtor(s)		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE									
Single	RELATIONSHIP(S): None.	AGE(S):	AGE(S):							
<b>Employment:</b>	DEBTOR		SPOUSE							
Occupation	Novelty Store Owner									
Name of Employer	Treasures Galore									
How long employed	6 years									
Address of Employer	4302 Sandy Hollow Road Rockford, IL 61109									
INCOME: (Estimate of avera	age or projected monthly income at time case filed)		DEBTOR		SPOUSE					
1. Monthly gross wages, salar	ry, and commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A					
2. Estimate monthly overtime		\$	0.00	\$	N/A					
3. SUBTOTAL		\$	0.00	\$	N/A					
4. LESS PAYROLL DEDUC										
<ul> <li>a. Payroll taxes and soci</li> </ul>	ial security	\$	0.00	\$	N/A					
b. Insurance		\$	0.00	\$	N/A					
c. Union dues		\$	0.00	\$	N/A					
d. Other (Specify):		\$	0.00	\$	N/A					
		\$	0.00	\$	N/A					
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	0.00	\$	N/A					
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00	\$	N/A					
7. Regular income from opera	ation of business or profession or farm (Attach detailed statement)	\$	13,300.00	\$	N/A					
8. Income from real property		\$	0.00	\$	N/A					
9. Interest and dividends		\$	0.00	\$	N/A					
dependents listed above	support payments payable to the debtor for the debtor's use or that	of \$	0.00	\$	N/A					
11. Social security or government	ment assistance	¢	0.00	\$	N/A					
(Specify):		φ <u> </u>	0.00	φ	N/A					
12. Pension or retirement inco	oma	Ψ —	0.00	φ —	N/A					
13. Other monthly income	one	Ψ	0.00	Ψ	13/7					
<b>-</b>	ales Net Income	\$	998.69	\$	N/A					
		\$	0.00	\$	N/A					
					-					
14. SUBTOTAL OF LINES 7	7 THROUGH 13	\$	14,298.69	\$	N/A					
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	14,298.69	\$	N/A					
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 15)		\$	14,298	.69					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Cynthia J. Collins		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from medical anowed on Form 22A of 22	2C.	
$\square$ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	574.00
a. Are real estate taxes included? Yes X No No No	· <del></del>	
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	90.00
b. Water and sewer	\$	15.00
c. Telephone	\$	70.00
d. Other Insight	\$	40.00
3. Home maintenance (repairs and upkeep)	\$	40.00
4. Food	\$	300.00
5. Clothing	\$	45.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	25.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	40.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	18.33
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	62.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	430.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	13,189.67
17. Other Association Dues	\$	100.00
Other Personal Care/Fitness	\$	150.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	15,489.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	14,298.69
b. Average monthly expenses from Line 18 above	\$	15,489.00
c. Monthly net income (a. minus b.)	\$	-1,190.31

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B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Cynthia J. Collins			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	NING DEBTOR'S SO	CHEDUL	ES
	DECLARATION UNDER I	PENALTY (	OF PERJURY BY INDIV	DUAL DEI	3TOR
	I declare under penalty of perjury th  23 sheets, and that they are true and con				_
Date _	January 15, 2008	Signature	/s/ Cynthia J. Collins Cynthia J. Collins Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Cynthia J. Collins			
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$147,032.00 2007 Year To Date Sales For Treasures Galore

\$12,379.00 2006 Sole Proprietorship Profits \$-9,015.00 2005 Sole Proprietorship Losses

2

AMOUNT SOURCE

\$-17,648.00 2995 Loss From Purchase And Sale Of Duplex Interest

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING
Julie Fowler Monthly \$500.00 \$0.00

AMOUNT

Julie Fowler 421 Willow Run Road Rockford, IL 61102

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

Defranco v. Collins Commercial Lease Dispute 17th Judicial Circuit Arbitration Award Rejected 07 AR 71 State of Illinois

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF
BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **Barrick Switzer Law Office** 6833 Stalter Drive First Floor Rockford, IL 61108

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR December 21, 2007

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,499.00 (Including Filing Fee)

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

Treasure's Galore, Inc. 4302 Sandy Hollow Road Rockford, IL 61109 DATE

January 8, 2008

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

All Corporate Inventory, Furnishings And Accounts Transferred In Exchange For Issuance

Of Stock To Debtor

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER. IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Various Consignees

DESCRIPTION AND VALUE OF PROPERTY

Various Articles Of Clothing & Personal Property; \$10,000

LOCATION OF PROPERTY 4302 Sandy Hollow Road, Rockford, IL

5

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**Various Consignees** 

PROPERTY

1/2 Contract Sale Proceeds From Sale Of
Consigned Goods; \$13,407.78

LOCATION OF PROPERTY 4302 Sandy Hollow Road,

Rockford, IL

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 2411 Alton Avenue Rockford, IL NAME USED
Same

DATES OF OCCUPANCY
March 2004 - March 2005

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN

**Treasures Galore** 

Rockford, IL 61109

26-1719186 4302 Sandy Hollow Road Rockford, IL 61109

**ADDRESS** 

**BEGINNING AND** NATURE OF BUSINESS ENDING DATES

**Novelty/Consignment** 

**Novelty/Consignment** 

November 23, 2001 to **Present** 

January 8, 2008 To

Prsent

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

4302 Sandy Hollow Road

Treasure's Galore,

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None 

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS **Richmond Tax Service** 720 Broadway Rockford, IL 61104

DATES SERVICES RENDERED 2004 Through Present

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS Cynthia Collins** 

2822 Sandy Hollow Road Rockford, IL 61109

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None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

7

DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NATURE OF INTEREST PERCENTAGE OF INTEREST NAME AND ADDRESS

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT. DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN) Case 08-70086 Doc 1 Filed 01/15/08 Entered 01/15/08 09:25:22 Desc Main Document Page 37 of 44

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	January 15, 2008	Signature	/s/ Cynthia J. Collins	
			Cynthia J. Collins	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Cynthia J. Collins			Case No		
		Debtor	r(s)	Chapter	7	
	CHAPTER 7 IND	DIVIDUAL DEBTOR'S	STATEME	NT OF IN	<b>TENTION</b>	
	I have filed a schedule of assets and liab	pilities which includes debts secu	red by property o	f the estate.		
	I have filed a schedule of executory con	tracts and unexpired leases which	n includes person	al property subj	ject to an unexpire	ed lease.
	I intend to do the following with respect	t to property of the estate which s	secures those deb	ts or is subject t	o a lease:	
Descri	ption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2005	Honda Element	American Honda Finance Corp.				Х
2822	ominium Property Sandy Hollow Road ford, IL	Mid America Bank, FSB				Х
		•				
Descrip Propert	ption of Leased ty	Lessor's Name	Lease will be assumed pursuar to 11 U.S.C. § 362(h)(1)(A)	ıt		
-NON	E-					
Date	January 15, 2008		ynthia J. Collir	ıs		
		Cynt	hia J. Collins			

Debtor

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United States Bankruptcy Court
Northern District of Illinois

In r	e Cynthia J. Co	ollins			Case No.		
	·		Debtor(s	) (	Chapter	7	
			F COMPENSATION OF				
1.	compensation paid	to me within one year	Bankruptcy Rule 2016(b), I certifular before the filing of the petition in contemplation of or in connection v	bankruptcy, or agreed	to be pai	d to me, for servi	
	For legal service	ces, I have agreed to a	accept	\$		1,200.00	
	Prior to the fili	ng of this statement I	have received.	\$		1,200.00	
	Balance Due			\$		0.00	
2.	The source of the co	ompensation paid to m	me was:				
	Debtor	☐ Other (specify	·y):				
3.	The source of comp	ensation to be paid to	me is:				
	Debtor	☐ Other (specify	ỳ):				
4.	■ I have not agree	ed to share the above-	disclosed compensation with any ot	her person unless they	are mem	bers and associate	es of my law firm.
			closed compensation with a person of a list of the names of the people sha				ny law firm. A
5.	<ul> <li>a. Analysis of the c</li> <li>b. Preparation and</li> <li>c. Representation c</li> <li>d. [Other provision Negotiati reaffirma</li> </ul>	debtor's financial situal filing of any petition, of the debtor at the me as as needed] ons with secured of tion agreements a	ave agreed to render legal service for action, and rendering advice to the despectation, and rendering advice to the despectation, schedules, statement of affairs and certing of creditors and confirmation creditors to reduce to market and applications as needed; profiliens on household goods.	btor in determining w plan which may be rec hearing, and any adjo value; exemption p	hether to quired; urned hea lanning	file a petition in b rings thereof; ; preparation a	nd filing of
6.	Represer	the debtor(s), the above ntation of the debtor r adversary procee	ve-disclosed fee does not include th ors in any dischargeability act eding.	e following service: ions, judicial lien a	voidanc	es, relief from s	stay actions or
			CERTIFICATIO	)N			
this	I certify that the forebankruptcy proceedi		statement of any agreement or arran	gement for payment to	me for re	epresentation of th	ne debtor(s) in
Date	ed: January 15, 2	2008	/s/ JASC	N H. ROCK			
				H. ROCK	055105		
				K, SWITZER LAW ( ALTER DRIVE	OFFICE		
			FIRST F	LOOR			
				ORD, IL 61108 2-6611 Fax: (815)	062-175	<b>Q</b>	
			(013) 90	2-0011 Fax. (013)	304-1130	U	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### B 201 (04/09/06)

JASON H. ROCK

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ JASON H. ROCK

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date
Address:		
6833 STALTER DRIVE		
FIRST FLOOR		
ROCKFORD, IL 61108		
(815) 962-6611		
I (We), the debtor(s), affirm that I (we) ha	Certificate of Debtor ave received and read this notice.	
Cynthia J. Collins	X /s/ Cynthia J. Collins	January 15, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any	) Date

January 15, 2008

### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Cynthia J. Collins		Case No.	
		Debtor(s)	Chapter 7	
	VE	ERIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	12
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credi	itors is true and corr	rect to the best of my
Date:	January 15, 2008	/s/ Cynthia J. Collins Cynthia J. Collins Signature of Debtor		

A.S. Commercial Realty, LLC P.O. Box 4705 Wheaton, IL 60187-4705

American Honda Finance Corp. P.O. Box 60001 City Of Industry, CA 91716-0001

Aspire
Payment Processing
P.O. Box 84080
Columbus, GA 31902-4080

Attorney Patrick Edgerton Edgerton & Edgerton 125 Wood Street West Chicago, IL 60186

Citibusiness Card P.O. Box 688901 Des Moines, IA 50368-8901

JCPenney
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Atlanta, GA 30353-0945

KOHL'S P.O. BOX 2983 Milwaukee, WI 53201-2983

Mastercard Box 6000 The Lakes, NV 89163-6000

Mastercard P.O. Box 6000 The Lakes, NV 89163-6000

Mid America Bank, FSB 2650 Warrenville Road Suite 500 Downers Grove, IL 60515-1721 Mr. Edward F. Woelfle 647 Metropolitan Way No. L502 Des Plaines, IL 60016

OM Realty LLC 1325 Oakdon Lane Naperville, IL 60540